

## Claims

1. A method of accomplishing a transaction by user equipment, the method comprising:
  - 5 insertion of transaction information in at least one data field of an information entity associated with the transaction based on information available at the user equipment; and
  - 10 transmitting the information entity from the user equipment over a wireless interface.
2. A method as claimed in claim 1, comprising step of authorising said insertion of transaction information.
- 15 3. A method as claimed in claim 2, wherein the authorisation is based on unique identity code associated with the user equipment.
4. A method as claimed in claim 3, wherein the
  - 20 authorisation is based on one of the following means: personal identity number (PIN); Subscriber Identity Module (SIM); Number Assignment Module (NAM); Wireless Application Protocol (WAP) Identity Module (WIM); a unique product code of the user equipment; an international mobile subscriber
  - 25 identity (IMSI) code.
5. A method as claimed in claim 2, wherein the authorisation is accomplished at the user equipment.
- 30 6. A method as claimed in claim 2, wherein the authorisation is accomplished by a service provider.

7. A method as claimed in claim 1, wherein the user information insertion occurs automatically in response to a predefined event.

5 8. A method as claimed in claim 7, wherein the event comprises reception of the information entity.

9. A method as claimed in claim 1, wherein at least part of the transaction information to be inserted in the information  
10 entity is obtained from a storage means provided at the user equipment.

10. A method as claimed in claim 1, wherein at least part of the transaction information to be inserted in the information  
15 entity is obtained from another information entity available for the user equipment.

11. A method as claimed in claim 1, wherein the user gives a confirmation before said step of inserting information in the  
20 information entity.

12. A method as claimed in claim 1, wherein the information is inserted by transaction processing means of the user  
25 equipment.

13. A method as claimed in claim 1, wherein the user equipment inserts information in a data field of the information entity in a predefined manner.

30 14. A method as claimed in claim 1, wherein the information entity is filled in accordance with predefined instructions.

15. A method as claimed in claim 14, wherein the instructions define the information that is to be inserted in the information entity in response to an event.

5 16. A method as claimed in claim 1, wherein said information entity is transported by means of a standardised data entity.

10 17. A method as claimed in claim 16, wherein said data entity is based on the Electronic Commerce Modelling Language.

18. A method as claimed in claim 16, wherein said data entity is based on an electronic data card format.

15 19. A method as claimed in claim 18, wherein the electronic data card format comprises an electronic business card or an electronic calendar format.

20 20. A method as claimed in claim 1, wherein the user equipment communicates transaction information via an interface that is based on at least one of the following: short message service (SMS); wireless application protocol (WAP); internet protocol (IP); a short range radio link; a proximity card type interface; an infrared link.

25 21. A method as claimed in claim 20, wherein the user equipment receives the information entity via a first type of interface and returns the information entity via a second type of interface.

30 22. A method as claimed in claim 1, wherein the user equipment communicates with a base station of a cellular communication network.

23. A user equipment comprising:

processing means for insertion transaction information  
available for the processing means in at least one data field  
5 of an information entity that associates with an electronic  
transaction; and

transmitter means for transmitting the information  
entity from the user equipment to a co-operative device over  
a wireless interface.

10 24. A user equipment as claimed in claim 23, comprising  
storage means for storing the transaction information,  
wherein the processing means are adapted to fetch information  
from said storage means and to insert said information from  
15 the storage means into the information entity.

25. A user equipment as claimed in claim 23, wherein the  
processing means are adapted to obtain information from at  
least one other information entity and to insert said  
20 information from the at least one other information entity  
into said information entity that is the subject of the  
information insertion procedure.

26. A user equipment as claimed in claim 23, comprising  
25 authorisation means arranged to authorise said insertion of  
information.

27. A transaction system comprising:

user equipment adapted to exchange transaction  
30 information with another party of a transaction;

storage means for storing information;

processing means for fetching information from the  
storage means and for insertion of the information in at

least one data field of a data entity associated with said transaction; and

communication means for transmitting the data entity from the user equipment to a co-operative device over a  
5 wireless interface.

28. A system as claimed in claim 27, wherein the processing means are provided at the user equipment.

10 29. A system as claimed in claim 27, wherein the processing means are provided at the co-operative device.